

SUMMARY OF INSURANCE COVERAGES
RECOVERY SCHOOL DISTRICT
EFFECTIVE JULY 1, 2010

Automobile Liability & Physical Damage

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDALPD20102011
Policy Period: July 1, 2010 to July 1, 2011
Comment: Liability: \$5,000,000 per occurrence
Physical Damage: \$1,000 Deductible Collision
\$1,000 Deductible Comprehensive

Boiler and Machinery (see Equipment Breakdown Protection Coverage)

Bond (see Crime)

Commercial General Liability (includes Personal Injury & Advertising Liability)

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDCGL20102011
Policy Period: July 1, 2010 to July 1, 2011
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

Crime

Primary: Louisiana Self-insurance Fund
Self-insured by ORM
Policy Number: RSDCRIM20102011
Policy Period: July 1, 2010 to July 1, 2011
Comment: Crime: \$2,000,000 blanket crime coverage for all locations handling money and securities with \$1,000 deductible. Also includes coverage for depositors forgery.
Bond: \$500,000 employee theft coverage per occurrence and \$100,000 employee faithful performance per occurrence, both subject to \$1,000 deductible. Also provides coverages for public officials, notaries and property managers.

Equipment Breakdown Protection Coverage

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDBM20102011
Policy Period: July 1, 2010 to July 1, 2011
Comment: \$50,000 S/I per loss
\$1,000 deductible (first party property damage only)

Excess: Travelers Insurance Company
Agent: Risk Services of Louisiana
Policy Number: BME1-3043PS01-10
Policy Period: July 1, 2010 to July 1, 2011
Comment: \$15,000,000 excess of \$50,000 self-insurance limit. Includes, but not limited to, machinery, extra expense, ammonia contamination, business interruption, consequential damage and bodily injury.

Medical Malpractice Liability

Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDMMP20102011
Policy Period: July 1, 2010 to July 1, 2011
Comment: Provides \$5,000,000 per occurrence.

Miscellaneous Tort Liability

Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDEFF20102011
Policy Period: July 1, 2010 to July 1, 2011
Comment: Comprehensive umbrella excess, \$5,000,000 per occurrence.

Property

Blanket Property

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDBP20102011
Policy Period: July 1, 2010 to July 1, 2011

Comment: \$25,000,000 combined single limit per occurrence, including flood, wind and earthquake (buildings and contents). Flood coverage included only on the properties that do NOT have an NFIP policy assigned to them.

Replacement cost on buildings, actual cash value on personal property and movable/mobile buildings. Coverage is limited to a maximum of 115% of the scheduled values on file at ORM at the time of loss. Special endorsement automatically increases replacement cost by 20% in the event of a loss.

Business income, including extra expense, limit is one (1) year with a maximum of \$10,000,000. Business income for flood is excluded.

\$25,000,000 PER OCCURRENCE EXCESS COVERAGE IS PROVIDED FOR THE PERILS OF FLOOD AND EARTHQUAKE WITH A \$25,000,000 ANNUAL AGGREGATE.

Flood: National Flood Insurance Program (NFIP) on scheduled buildings & contents
Named Insured: Recovery School District

Excess:

Layer Structure and Pricing: \$200,000,000 Excess of \$25,000,000 SIR

Carrier	POLICY NUMBER	Authorization	Q/S
25,000,000			
Self Insurance Fund (SIR)		25,000,000	100%
25,000,000	xs 25,000,000	Layer Premium	
Lloyds (THB)	BO66464778A10	17,750,000	71%
Lloyds (THB)	BO66464778B10	1,000,000	4%
Westchester Surplus Lines	D36082380 004	2,500,000	10%
Montpelier Re	B10FA71738-10	2,500,000	10%
Princeton Excess & Surplus Lines	N3-A3-XP-0000009-00	1,250,000	5%
25,000,000	xs 50,000,000	Layer Premium	
Lexington Ins Co	19946836	15,000,000	60%
Lloyds (THB)	BO66464778B10	250,000	1%
Lloyds (THB)	BO66464778C10	1,000,000	4%
Lloyds (THB)	BO66464778D10	2,500,000	10%
Princeton Excess & Surplus Lines	N3-A3-XP-0000010-00	3,750,000	15%
Westchester Surplus Lines	D36082380 004	2,500,000	10%
25,000,000	xs 75,000,000	Layer Premium	
Lloyds (THB)	BO66464778D10	2,500,000	10%
Lloyds (THB)	BO66464778E10	10,000,000	40%
Lexington Ins Co	19946836	10,000,000	40%
Westchester Surplus Lines	D36082380 004	2,500,000	10%
25,000,000	xs 100,000,000	Layer Premium	
Lloyds (Hiscox)	URS2502854-10	4,000,000	16%
Axis Surplus	EAF740551-10	8,750,000	35%
Arch Specialty	ESP0039397-00	2,500,000	10%
Montpelier Re	B10FA71738-10	2,500,000	10%
Westchester Surplus Lines	D36082380 004	2,500,000	10%
Aspen Specialty	PXA6P9D10	4,750,000	19%
25,000,000	xs 125,000,000	Layer Premium	
Arch Specialty Ins Co	ESP0039397-00	2,500,000	10%
Landmark American Ins Co	LHT367944	5,000,000	20%
Max Specialty Ins Co	MAX3XP0048768	5,000,000	20%
Lloyds (THB)	BO66464778F10	1,750,000	7%
Ironshore (THB)	BO66464778G10	2,000,000	8%
Axis Specialty	EAF740551-10	8,750,000	35%
50,000,000	xs 150,000,000	Layer Premium	
Axis Specialty	EAF740551-10	17,500,000	35%
Lloyds (THB)	BO66464778H10	15,500,000	31%
Ironshore (THB)	BO66464778G10	2,000,000	4%
Ironshore (THB)	BO66464778H10	2,000,000	4%
Westport Ins Co / Swiss Re	31-3-73254	10,000,000	20%
Max Specialty Ins Co	MAX3XP0048768	3,000,000	6%
25,000,000	xs 200,000,000	Layer Premium	
Sompo Japan Ins Co of America	PEP40081D0	25,000,000	100%

Workers' Compensation and Employers' Liability

Louisiana Self-Insurance Fund

Self-Insured by ORM

Policy Number: RSDWC20102011

Policy Period: July 1, 2010 to July 1, 2011

Comment: Statutory employee benefits
\$5,000,000 employers liability each accident/disease